

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF RHODE ISLAND**

<b>In Re: 12-10123-anv</b>	)	<b>Chapter 7 Proceeding</b>
	)	
<b>Robert Munrayos</b>	)	
<b>Debtor</b>	)	
	)	
<b>Bank of America, N.A.</b>	)	
<b>Movant</b>	)	
	)	
<b>vs.</b>	)	
	)	
<b>Robert Munrayos</b>	)	
<b>and Charles A. Pisaturo, Jr. , Trustee</b>	)	
<b>Respondent</b>	)	<b>May 3, 2012</b>

**MOTION TO TERMINATE LOSS MITIGATION**

The Movant, **Bank of America, N.A.** as the current mortgagee of record regarding the debtor's principal residence located at 84 Argyle Street. Cranston, Rhode Island (the "Property") hereby moves this Court to terminate the Debtor's Request for Loss Mitigation upon the following grounds:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed with respect to the Debtor(s) on January 17, 2012.
2. A loss mitigation contact notice was filed with the court on February 22, 2012 and the loss mitigation contact information, loss mitigation package and list of requested financial documents were provided to the Debtor's attorney on February 21, 2012.
3. On April 4, 2012, the Debtor's Attorney forwarded loss mitigation financials to the Creditor's Attorney, which were forwarded to the Creditor for review.

4. On April 20, 2012, the Creditor determined that the loan is not eligible for a Loan Modification because based on the Debtor's income the Creditor could not find an affordable payment.

WHEREFORE, the Movant respectfully requests that this Court grants the Movant's Motion to Terminate the loss mitigation.

By /s/ Nicole M. Labonte  
Nicole M. Labonte  
The Movant's Attorney  
Bar No.7255  
Bendett & McHugh, P.C.  
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Farmington, CT 06032  
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CERTIFICATION OF SERVICE

I hereby certify that on this 3<sup>rd</sup> day of May, 2012, a copy of the foregoing was served to the following:

Robert Munrayos  
Debtor  
84 Argyle Street  
Cranston, RI 02920  
*Via First Class Mail*

John B. Ennis, Esq.  
Debtor's Attorney  
1200 Reservoir Avenue  
Cranston RI 02920  
*Via Electronic Notice of Filing*

Charles A. Pisaturo, Jr., Esq.  
Trustee  
1055 Elmwood Avenue  
Providence, RI 02907-2817  
*Via Electronic Notice of Filing*

U.S. Trustee  
Office of the U.S. Trustee  
Giamo Federal Building  
150 Court Street, Room 302  
New Haven, CT 06510  
*Via Electronic Notice of Filing*

By /s/ Nicole M. Labonte

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Movant's Attorney  
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